

GRANTS PASS DEPARTMENT OF PUBLIC SAFETY

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IDENTITY THEFT INFORMATION

WHAT IS IDENTITY THEFT?

Identity theft occurs anytime someone uses your personal identity or identifying information to commit fraud or other crimes. Identity and identifying information consists of, but is not limited to, your name, date of birth, Social Security Number, financial account numbers, passwords, and business names. These are the most common, but medical insurance account numbers have also been accessed and stolen. Although Identity Theft is not a violent crime, it is one of the most serious crimes when it comes to affecting victim's lives. In a simple Theft or Burglary, which are serious crimes as well, you lose property, may suffer damages, and loss of sentimental items. But victims discover the crime, report it, and have some closure. With Identity Theft, victims may not know their identity or financial information has been stolen for years. Even when the crime is discovered it may take years to get over the ramifications to credit histories and finances.

Victims of Identity Theft should never feel responsible or ashamed for having their identity stolen. You can take steps to protect yourself, but no one is completely exempt. In our modern age of internet shopping and bill paying, debit cards, instant checking, business and government information storage in computer data banks, and countless other sources of information, it is impossible to completely protect oneself. Identity Theft can be as simple as someone stealing a check from your mail and cashing it, to subjects setting up an elaborate internet spam site that dupes thousands of unsuspecting victims into giving their personal information to be turned into credit card accounts with millions of dollars charged.

WHAT TO DO IF YOU SUSPECT YOU ARE A VICTIM OF IDENTITY THEFT:

1. If you receive information from a reputable business you are familiar with, such as your bank or credit card company that makes you suspect you may be a victim, contact their customer service department. Sometimes billing errors occur that are just that, errors. They should be able to assist you in confirming whether or not it is an error or you are a victim of identity theft. If you are a victim, gather as much paperwork and information from the company that is available to be presented to the police. This eliminates unnecessary time the police may have to spend subpoenaing records that you have a right to.
2. Cancel any credit cards or accounts that may have been compromised by the suspects. Also contact your banks and credit card companies of accounts that have not been compromised, to alert them in case they start seeing abnormal activity on your accounts.
3. Contact your local law enforcement agency. Be prepared with as much information as you can, such as financial statements, account numbers, locations

- of where the offenses occurred, and think about who may have had access to the information that has been used.
4. Report the incident to the Federal Trade Commission. Information to contact them is listed on the back of this form.
 5. If your state identification card or license was stolen and used, contact your state's Department of Motor Vehicles and report the theft and use of your card/license.
 6. Consider contacting organizations, listed below, and notifying them of the case. This may help protect your credit and help you not fall victim to Identity Theft again.
 7. Consider having your credit history checked. Credit Agencies are listed below.
 8. Educate relatives, friends, and acquaintances about Identity Theft by talking to them about your experience. Inform them about what you learned to help protect them.

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT:

If you received this form, you are probably already a victim of Identity Theft. Here are some ideas on how to better protect yourself.

1. Shred or burn all financial documents and paperwork with personal information, instead of discarding it into the trash.
2. Protect your Social Security Number. Never carry your Social Security Card on your person. Check all health care insurance cards to make sure they do not list S.S.I. numbers. Never give out your S.S.I. number, unless absolutely necessary.
3. Do not give out personal information over the phone, through the mail, or over the internet unless you absolutely know who you are dealing with, and then still be cautious about doing so.
4. Never click on links sent in unsolicited emails. Use firewalls, spy ware, and anti virus software to protect your computer. Don't use obvious passwords to accounts such as your birth date, mother's maiden name, or any part of your S.S.I. number.
5. Keep your personal identification information in a secure place at home, especially if you have roommates, employ outside help, or are having work done on your house. Remember, many of your bills have account numbers on them and if you receive paperwork from S.S.I. it may have your number on it.
6. Secure your mailbox and mail. Much of the information that perpetrators are using is information gleaned from stealing mail. When ordering refill checks for your checking account, never have them mailed to your house. Pick them up at the bank.

HELPFUL ORGANIZATIONS:

Federal Trade Commission. www.consumer.gov/idtheft. Ph. # (877)-438-4338

Oregon Department of Motor Vehicles

www.oregon.gov/ODOT/DMV/driverid/idtheft.shtml . Ph. # (503)-945-5400

Social Security Administration. www.ssa.gov/pubs/10064.html. Ph. # (800)-772-1213

Josephine County Victim/Witness Assistance. www.co.josephine.or.us (click on District Attorney then Victim's Assistance). Ph. # (541)-474-5200

CREDIT REPORTING AGENCIES:

Equifax: (800)-525-6285. P.O. Box 740250, Atlanta, GA 30374-0250

Experian (formerly TRW) Ph. # (888)-397-3742. P.O. Box 1017, Allen, TX 75013

Trans Union Ph. # (800)-680-7289. P.O. 6790, Fullerton, CA92634

FOR FURTHER INFORMATION GO TO:

<http://www.usdoj.gov/criminal/fraud/idtheft.html>

Or type in Identity Theft and your state name into an internet search engine for other sites.